

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN  
GRAND RAPIDS DIVISION**

In re:	§	Case No. 09-08702
	§	
TERRY L. RADEMAKER	§	
DEBORAH K. RADEMAKER	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/23/2009. The undersigned trustee was appointed on 07/23/2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$2,000.09

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$865.26</u>
Bank service fees	<u>\$41.16</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 <sup>rd</sup> Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of <sup>1</sup>	 <u>\$1,093.67</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 01/08/2011 and the deadline for filing government claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$500.02. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$500.02, for a total compensation of \$500.02<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/14/2013

By: /s/ Lisa E. Gocha  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 1

Exhibit A

Case No.: 09-08702  
Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.  
For the Period Ending: 11/14/2013

Trustee Name: Lisa E. Gocha  
Date Filed (f) or Converted (c): 07/23/2009 (f)  
§341(a) Meeting Date: 08/24/2009  
Claims Bar Date: 01/08/2011

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	1320 E. Giles Rd. Muskegon, MI 49445-2632 Parcel #: 43-05-007-012-00 That part of the Southwest Quarter, Section 7, Town 19 North, Range 14 West	\$64,380.00	\$0.00	\$0.00	FA
2	Husband's family Up North Property 4088 Tyndall Rd. Branch Township, MI Lake County Property co-owned by husband and 2 of his family members. BPO value at \$45,000.00/3=\$15,000.00	\$15,000.00	\$4,831.85	\$0.00	FA
3	Checking account Bank of America Mother's account Debtor and Dianna Jones named on account. Balance \$1,909.38 Location: In debtor's possession	\$0.00	\$0.00	\$0.00	FA
4	Huntington National Bank Checking Account Location: In debtor's possession	\$200.00	\$0.00	\$0.00	FA
5	Muskegon Consumers Power Credit Union 1122 S. Getty Street Muskegon, MI 49442 Location: In debtor's possession	\$144.35	\$0.00	\$0.00	FA
6	Small Business Account Shelby State Bank Graphix Expression Location: In debtor's possession	\$182.03	\$0.00	\$0.00	FA
7	Household goods appliances, living room furniture, tables, lamps, television, bedroom furniture, Kitchen furniture, china cabinet, dishes, and, computer Location: In debtor's possession	\$3,000.00	\$0.00	\$0.00	FA
8	Clothing- Men's, women's, boy's Location: In debtor's possession	\$600.00	\$0.00	\$0.00	FA
9	Jewelry Location: In debtor's possession	\$1,200.00	\$0.00	\$0.00	FA

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 2

Exhibit A

Case No.: 09-08702  
Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.  
For the Period Ending: 11/14/2013

Trustee Name: Lisa E. Gocha  
Date Filed (f) or Converted (c): 07/23/2009 (f)  
§341(a) Meeting Date: 08/24/2009  
Claims Bar Date: 01/08/2011

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
10 Camera, bow & arrow, 2 12gauge shot guns (sawed off), 16 gauge double barrel (not operable), and 22 single shot Location: In debtor's possession	\$300.00	\$0.00		\$0.00	FA
11 CMS Energy-Retirement account Location: In debtor's possession	\$48,332.32	\$0.00		\$0.00	FA
12 Raymond Jmaes Retirement account Mother's account Debtor, plus two other family members named as beneficiaries Value: \$30,823.73 Location: In debtor's possession	\$0.00	\$0.00		\$0.00	FA
13 Consumers Energy Stocks Location: In debtor's possession	\$540.00	\$0.00		\$0.00	FA
14 Graphic Expressions Operated on and off since 2006 Location: In debtor's possession	\$0.00	\$0.00		\$0.00	FA
15 2000 Ford Windstar Location: In debtor's possession	\$625.00	\$0.00		\$0.00	FA
16 2005 Ford F 150 Location: In debtor's possession	\$7,500.00	\$0.00		\$0.00	FA
17 2005 Harley Davidson Location: In debtor's possession	\$9,500.00	\$0.00		\$0.00	FA
18 2006 Polaris 4XAMH50A06B700315 Location: In debtor's possession	\$2,500.00	\$0.00		\$0.00	FA
19 2006 Polaris 4XAGP50A762063956 Location: In debtor's possession	\$2,500.00	\$2,500.00		\$0.00	FA
20 Heat press and hat press Location: In debtor's possession	\$100.00	\$0.00		\$0.00	FA
21 Tools- screwdrivers, asst power tools, tool chest, ladders Location: In debtor's possession	\$975.00	\$0.00		\$0.00	FA
22 2009 Tax Refund (u)	\$0.00	\$2,033.29	OA	\$2,000.00	FA
INT Interest Earned (u)	Unknown	Unknown		\$0.09	FA

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 3

Exhibit A

Case No.: 09-08702  
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For the Period Ending: 11/14/2013

Trustee Name: Lisa E. Gocha  
Date Filed (f) or Converted (c): 07/23/2009 (f)  
§341(a) Meeting Date: 08/24/2009  
Claims Bar Date: 01/08/2011

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>TOTALS (Excluding unknown value)</b>					<b>Gross Value of Remaining Assets</b>
	<u>\$157,578.70</u>	<u>\$9,365.14</u>		<u>\$2,000.09</u>	<u>\$0.00</u>

**Major Activities affecting case closing:**

Lawsuit filed to avoid lien on motorcycle, ongoing litigation  
Settled regarding income tax refund, Debtor to pay \$100.00 per month  
Debtor making payments on tax refund.  
Payments are being made  
Filed Motion to compel turnover of tax refunds for failure to pay  
Settlement reached regarding taxes.  
Balance has been paid in full, will file petition for attorney fees

Initial Projected Date Of Final Report (TFR): 09/19/2010Current Projected Date Of Final Report (TFR): 08/01/2013/s/ LISA E. GOCHA

LISA E. GOCHA

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-08702  
Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.  
Primary Taxpayer ID #: \*\*\_\*\*\*7807  
Co-Debtor Taxpayer ID #: \*\*\_\*\*\*7808  
For Period Beginning: 7/23/2009  
For Period Ending: 11/14/2013

Trustee Name: Lisa E. Gocha  
Bank Name: Bank of Texas  
Checking Acct #: \*\*\*\*\*0290  
Account Title: DDA  
Blanket bond (per case limit): \$1,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
09/16/2011		Sterling Bank	Transfer Funds	9999-000	\$599.94		\$599.94
11/15/2011		Bank of Texas	Account Analysis Fee	2600-000		\$1.94	\$598.00
11/16/2011		Bank of Texas	Reverse Bank Service Fee	2600-000		(\$0.97)	\$598.97
01/04/2012	5001	MRSC	Bond Payment	2300-000		\$0.75	\$598.22
12/12/2012	(22)	Terry Rademaker	Payment re: tax refund	1124-000	\$150.00		\$748.22
01/03/2013	5002	MRSC	Bond Payment	2300-000		\$0.73	\$747.49
01/16/2013		Bank of Texas	Account Analysis Fee	2600-000		\$1.11	\$746.38
02/14/2013		Bank of Texas	Account Analysis Fee	2600-000		\$1.21	\$745.17
03/14/2013		Bank of Texas	Account Analysis Fee	2600-000		\$1.09	\$744.08
03/27/2013	(22)	Terry Rademaker	Payment re: Refund	1124-000	\$150.00		\$894.08
04/12/2013		Bank of Texas	Account Analysis Fee	2600-000		\$1.23	\$892.85
04/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$1.39	\$891.46
05/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$1.43	\$890.03
06/03/2013	(22)	Terry Rademaker	Payment re: tax refund	1124-000	\$1,100.00		\$1,990.03
06/28/2013		Bank of Texas	Account Analysis Fee	2600-000		\$2.73	\$1,987.30
07/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$1,977.30
08/06/2013	5003	GOCHA, LISA E.	Order for Attorney Fees	3110-000		\$800.00	\$1,177.30
08/06/2013	5004	GOCHA, LISA E.	Order for Attorney Expenses	3120-000		\$63.63	\$1,113.67
08/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$1,103.67
09/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$1,093.67

SUBTOTALS

\$1,999.94

\$906.27

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-08702  
Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.  
Primary Taxpayer ID #: \*\*\_\*\*\*7807  
Co-Debtor Taxpayer ID #: \*\*\_\*\*\*7808  
For Period Beginning: 7/23/2009  
For Period Ending: 11/14/2013

Trustee Name: Lisa E. Gocha  
Bank Name: Bank of Texas  
Checking Acct #: \*\*\*\*\*0290  
Account Title: DDA  
Blanket bond (per case limit): \$1,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$1,999.94	\$906.27	\$1,093.67
Less: Bank transfers/CDs	\$599.94	\$0.00	
<b>Subtotal</b>	\$1,400.00	\$906.27	
Less: Payments to debtors	\$0.00	\$0.00	
<b>Net</b>	\$1,400.00	\$906.27	

**For the period of 7/23/2009 to 11/14/2013**

Total Compensable Receipts:	\$1,400.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,400.00
Total Internal/Transfer Receipts:	\$599.94

Total Compensable Disbursements:	\$906.27
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$906.27
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 09/16/2011 to 11/14/2013**

Total Compensable Receipts:	\$1,400.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,400.00
Total Internal/Transfer Receipts:	\$599.94

Total Compensable Disbursements:	\$906.27
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$906.27
Total Internal/Transfer Disbursements:	\$0.00

## FORM 2

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-08702  
Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.  
Primary Taxpayer ID #: \*\*\_\*\*\*7807  
Co-Debtor Taxpayer ID #: \*\*\_\*\*\*7808  
For Period Beginning: 7/23/2009  
For Period Ending: 11/14/2013

Trustee Name: Lisa E. Gocha  
Bank Name: Sterling Bank  
Money Market Acct #: \*\*\*\*\*8702  
Account Title:  
Blanket bond (per case limit): \$1,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
11/16/2010	(22)	Deborah Rademaker	Payment re; non-exempt assets	1124-000	\$100.00		\$100.00
01/20/2011	1001	MRSC	Bond Payment	2300-000		\$0.15	\$99.85
04/19/2011	(22)	Terry Rademaker	Payment re; non-exempt assets	1124-000	\$200.00		\$299.85
04/29/2011	(INT)	Sterling Bank	Interest Earned For April	1270-000	\$0.01		\$299.86
05/31/2011	(INT)	Sterling Bank	Interest Earned For May	1270-000	\$0.01		\$299.87
06/07/2011	(22)	Terry Rademaker	Payment re: Tax Refund	1124-000	\$100.00		\$399.87
06/30/2011	(INT)	Sterling Bank	Interest Earned For June	1270-000	\$0.02		\$399.89
07/29/2011	(INT)	Sterling Bank	Interest Earned For July	1270-000	\$0.02		\$399.91
08/31/2011	(INT)	Sterling Bank	Interest Earned For August	1270-000	\$0.02		\$399.93
09/07/2011	(22)	Terry Rademaker	Payment re; non-exempt assets	1124-000	\$200.00		\$599.93
09/16/2011	(INT)	Sterling Bank	Interest Earned For September 2011	1270-000	\$0.01		\$599.94
09/16/2011		Bank of Texas	Transfer Funds	9999-000		\$599.94	\$0.00

<b>TOTALS:</b>	\$600.09	\$600.09	\$0.00
<b>Less: Bank transfers/CDs</b>	\$0.00	\$599.94	
<b>Subtotal</b>	\$600.09	\$0.15	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$600.09	\$0.15	

**For the period of 7/23/2009 to 11/14/2013**

Total Compensable Receipts:	\$600.09
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$600.09
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.15
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.15
Total Internal/Transfer Disbursements:	\$599.94

**For the entire history of the account between 11/16/2010 to 11/14/2013**

Total Compensable Receipts:	\$600.09
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$600.09
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.15
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.15
Total Internal/Transfer Disbursements:	\$599.94



## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-08702  
Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.  
Primary Taxpayer ID #: \*\*\_\*\*\*7807  
Co-Debtor Taxpayer ID #: \*\*\_\*\*\*7808  
For Period Beginning: 7/23/2009  
For Period Ending: 11/14/2013

Trustee Name: Lisa E. Gocha  
Bank Name: Sterling Bank  
Money Market Acct #: \*\*\*\*\*8702  
Account Title:  
Blanket bond (per case limit): \$1,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$2,000.09

\$906.42

\$1,093.67

**For the period of 7/23/2009 to 11/14/2013**

Total Compensable Receipts: \$2,000.09  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$2,000.09  
Total Internal/Transfer Receipts: \$599.94

Total Compensable Disbursements: \$906.42  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$906.42  
Total Internal/Transfer Disbursements: \$599.94

**For the entire history of the case between 07/23/2009 to 11/14/2013**

Total Compensable Receipts: \$2,000.09  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$2,000.09  
Total Internal/Transfer Receipts: \$599.94

Total Compensable Disbursements: \$906.42  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$906.42  
Total Internal/Transfer Disbursements: \$599.94

/s/ LISA E. GOCHA

LISA E. GOCHA

Case No. 09-08702

Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.

Claims Bar Date: 01/08/2011

Trustee Name: Lisa E. Gocha

Date: 11/14/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	GOCHA, LISA E. P.O. Box 398 Hudsonville MI 49426	07/01/2013	Attorney for Trustee Fees (Trustee Firm)	Allowed	3110-000	\$0.00	\$1,452.50	\$800.00	\$800.00	\$0.00	\$0.00	\$0.00
	GOCHA, LISA E. P.O. Box 398 Hudsonville MI 49426	07/01/2013	Attorney for Trustee Expenses (Trustee Firm)	Allowed	3120-000	\$0.00	\$63.63	\$63.63	\$63.63	\$0.00	\$0.00	\$0.00
	LISA E. GOCHA P.O. Box 398 Hudsonville MI 49426	10/23/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$500.02	\$500.02	\$0.00	\$0.00	\$0.00	\$500.02
	U.S. BANKRUPTCY COURT One Division Ave, NW Room 200 Grand Rapids MI 49503	10/23/2013	Clerk of the Court Costs (includes adversary and other filing fees)	Allowed	2700-000	\$0.00	\$250.00	\$250.00	\$0.00	\$0.00	\$0.00	\$250.00
1	ASSET ACCEPTANCE LLC P.O. Box 2036 Warren MI 48090-2036	10/19/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$5,128.99	\$5,128.99	\$0.00	\$0.00	\$0.00	\$5,128.99

**Claim Notes:** (1-1) 27418838

2	INDEPENDENT BANK WEST MICHIGAN 4200 East Beltline, NE Grand Rapids MI 49525	10/20/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$18,742.11	\$18,742.11	\$0.00	\$0.00	\$0.00	\$18,742.11
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**Claim Notes:** (2-1) 2007 Jayco Octane Trailer Coach

3	LINCARE PO Box 4749 Spokane WA 99220-0749	11/04/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$41.35	\$41.35	\$0.00	\$0.00	\$0.00	\$41.35
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Case No. 09-08702

Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.

Claims Bar Date: 01/08/2011

Trustee Name: Lisa E. Gocha

Date: 11/14/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
4	CHASE BANK USA NA PO BOX 15145 Wilmington DE 19850-5145	11/11/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$14,912.85	\$14,912.85	\$0.00	\$0.00	\$0.00	\$14,912.85
5	ECAST SETTLEMENT CORPORATION Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite 200 Tucson AZ 85712	11/30/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$14,928.25	\$14,928.25	\$0.00	\$0.00	\$0.00	\$14,928.25
6	MIDLAND FUNDING LLC By its authorized agent Recoser, LLC 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	12/06/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$4,636.03	\$4,636.03	\$0.00	\$0.00	\$0.00	\$4,636.03
7	MIDLAND FUNDING, LLC By its authorized agent Recoser, LLC 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	12/06/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,898.77	\$1,898.77	\$0.00	\$0.00	\$0.00	\$1,898.77
8	MIDLAND FUNDING LLC By its authorized agent Recoser, LLC 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	12/06/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$803.24	\$803.24	\$0.00	\$0.00	\$0.00	\$803.24
9	MIDLAND FUNDING LLC By its authorized agent Recoser, LLC 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	12/06/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$8,397.81	\$8,397.81	\$0.00	\$0.00	\$0.00	\$8,397.81

Case No. 09-08702

Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.

Trustee Name: Lisa E. Gocha

Date: 11/14/2013

Claims Bar Date: 01/08/2011

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
10	CAVALRY PORTFOLIO SERVICES 500 Summit Lake Drive Ste 400 Valhalla NY 10595	12/13/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$9,657.95	\$9,657.95	\$0.00	\$0.00	\$0.00	\$9,657.95
11	MIDLAND FUNDING LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	12/27/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$6,401.62	\$6,401.62	\$0.00	\$0.00	\$0.00	\$6,401.62
12	MIDLAND FUNDING LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	12/27/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$2,582.88	\$2,582.88	\$0.00	\$0.00	\$0.00	\$2,582.88
13	MIDLAND FUNDING, LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	12/27/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$6,402.73	\$6,402.73	\$0.00	\$0.00	\$0.00	\$6,402.73
14	MIDLAND FUNDING LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	12/27/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,827.96	\$1,827.96	\$0.00	\$0.00	\$0.00	\$1,827.96
15	MIDLAND FUNDING, LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	12/27/2010	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,883.69	\$1,883.69	\$0.00	\$0.00	\$0.00	\$1,883.69
							\$100,512.38	\$99,859.88	\$863.63	\$0.00	\$0.00	\$98,996.25

Case No. 09-08702  
Case Name: RADEMAKER, TERRY L. AND RADEMAKER, DEBORAH K.  
Claims Bar Date: 01/08/2011

Trustee Name: Lisa E. Gocha  
Date: 11/14/2013

## CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Attorney for Trustee Expenses (Trustee Firm)	\$63.63	\$63.63	\$63.63	\$0.00	\$0.00	\$0.00
Attorney for Trustee Fees (Trustee Firm)	\$1,452.50	\$800.00	\$800.00	\$0.00	\$0.00	\$0.00
Clerk of the Court Costs (includes adversary and other filing fees)	\$250.00	\$250.00	\$0.00	\$0.00	\$0.00	\$250.00
General Unsecured 726(a)(2)	\$98,246.23	\$98,246.23	\$0.00	\$0.00	\$0.00	\$98,246.23
Trustee Compensation	\$500.02	\$500.02	\$0.00	\$0.00	\$0.00	\$500.02

Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 09-08702  
Case Name: TERRY L. RADEMAKER  
DEBORAH K. RADEMAKER  
Trustee Name: Lisa E. Gocha

Balance on hand: \$1,093.67

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$1,093.67

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
Lisa E. Gocha, Trustee Fees	\$500.02	\$0.00	\$500.02
U.S. BANKRUPTCY COURT, Clerk of the Court Costs	\$250.00	\$0.00	\$250.00

Total to be paid for chapter 7 administrative expenses: \$750.02  
Remaining balance: \$343.65

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$343.65

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$343.65

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$98,246.23 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Asset Acceptance LLC	\$5,128.99	\$0.00	\$17.95
2	Independent Bank West Michigan	\$18,742.11	\$0.00	\$65.56
3	Lincare	\$41.35	\$0.00	\$0.14
4	Chase Bank USA NA	\$14,912.85	\$0.00	\$52.16
5	eCast Settlement Corporation	\$14,928.25	\$0.00	\$52.22
6	Midland Funding LLC	\$4,636.03	\$0.00	\$16.22
7	Midland Funding, LLC	\$1,898.77	\$0.00	\$6.64
8	Midland Funding LLC	\$803.24	\$0.00	\$2.81
9	Midland Funding LLC	\$8,397.81	\$0.00	\$29.37
10	Cavalry Portfolio Services	\$9,657.95	\$0.00	\$33.78
11	Midland Funding LLC	\$6,401.62	\$0.00	\$22.39
12	Midland Funding LLC	\$2,582.88	\$0.00	\$9.03
13	Midland Funding, LLC	\$6,402.73	\$0.00	\$22.40
14	Midland Funding LLC	\$1,827.96	\$0.00	\$6.39
15	Midland Funding, LLC	\$1,883.69	\$0.00	\$6.59

Total to be paid to timely general unsecured claims: \$343.65  
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>